



Grameen Kalyan

Proposed NU Business Name : Kornofully Tailors.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Suzad Mia Vill: Gituary, Post: Kothuragow, Upazilla : Fulpur, District: Mymensingh
Age	:	20 Years
Marital status	:	Married.
No of children	:	Nil
No. of siblings:	:	03 (Three) Brothers & 04 (Four) Sisters.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Hazera Khatun.
(iii) Father's name	:	Md. Chan Mia.
(iv) GB member's info	:	Branch: Bishka, Fulpur, Group # 09, Centre # 6/M, Loan no. 5021, Member since: 2004, First loan: Tk. 3,000, Existing loan: 11,000, Outstanding: All paid.
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No.
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has two years experience in this business.
Other Own/Family Sources of Income	:	Father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01626234027
National ID number	:	19966118822104019
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT= 3,000 (Three thousand) and used the money in his business development. Gradually several times she took GB loan and utilized in different purposes

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Kornofully Tailors.
Address/ Location	:	Kashigonj Bazaar, Tarakanda, Mymensingh.
Total Investment	:	BDT Tk.= 2,40,000
Financing	:	Self financing: BDT Tk. 1,40,000 (Existing. Business) Required Investment: BDT Tk. 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 4,000 (Four thousand)
Proposed Salary	:	BDT= 4,000 (Four thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ Estimated sales is about @ BDT Tk. 3,300 per day. ➤ Estimated profit is around 30% on sales. ➤ Wages Tk. 200/day/staff ➤ Estimated pay back period is 2 years. ➤ Expected date to start the project with new investment is in April, 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

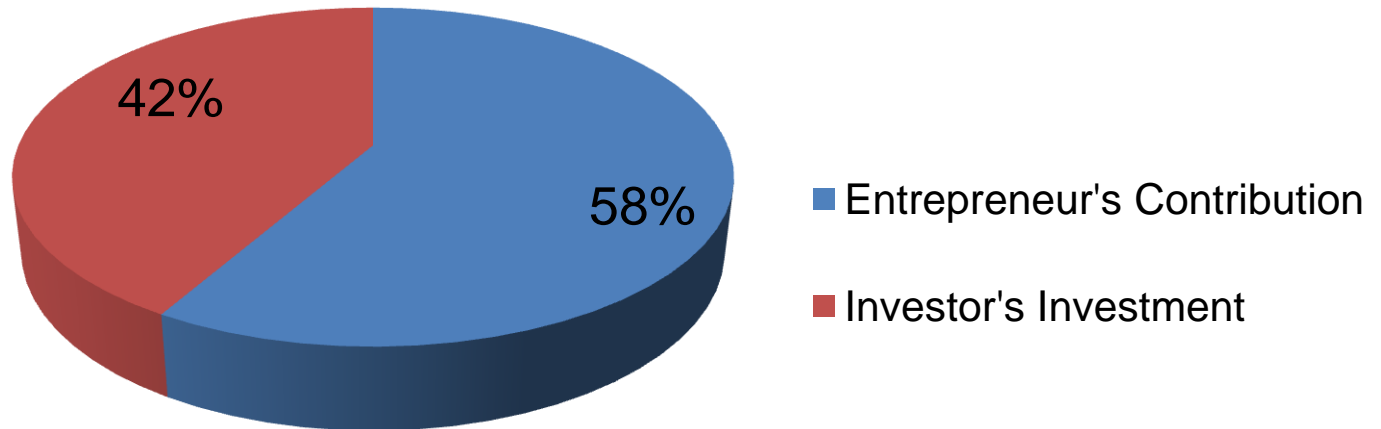
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	2,600	65,000	780,000
Cost of Sales (B)	1,820	45,500	546,000
Gross profit (GP) [C=(A-B)]	780	19,500	234,000
<u>Less: Operating Costs:</u>			
Electricity bill		500	6,000
Worker -2 (200*2) per day	400	10,000	120,000
Shop Rent		1,100	13,200
Salary (Self)		4,000	48,000
Transportation		300	3,600
Night guard bill		80	960
Mobile bill		200	2,400
Other Expenses		300	3,600
Non Cash Item:			
Depreciation Expenses		375	4,500
Total Operating Cost (D)		16,855	202,260
(C-D) Net Profit:		2,645	31,740

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance	35,000		35,000
Furniture (Decoration)	20,000		20,000
Machineries For Sewing 4 piece	25,000		25,000
Ladies Three piece	8,000	10,000	18,000
Shirt Piece	10,000	10,000	20,000
Pant Piece	5,000	5,000	10,000
Others materials	4,000		4,000
Other Cloths	20,000	60,000	80,000
Veil cloths	3,000	15,000	18,000
Iron 1 piece	500		500
Cash in Hand	10,000		10,000
Total	140,500	100,000	240,500

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	140,000	58
Investor's Investment	100,000	42
Total Investment	240,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	<i>Year 1 (BDT)</i>			<i>Year 2 (BDT)</i>		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	3,300	82,500	990,000	3,630	90,750	1,089,000
Total Cost of Sales (B)	2,310	57,750	693,000	2,541	63,525	762,300
Gross profit (GP)= [C (A-B)]	990	24,750	297,000	1,089	27,225	326,700
<u>Less: Operating Costs:</u>						
Electricity bill		500	6,000		550	6,600
Shop Rent		1,100	13,200		1,210	14,520
Proposed salary-self		4,000	48,000		4,400	52,800
Worker -2 (200*2) per day	400	10,000	120,000		11,000	132,000
Mobile bill		300	3,600		330	3,960
Transportation		500	6,000		550	6,600
Night guard bill		80	960		88	1,056
Other Expenses		400	4,800		440	5,280
Non Cash Item:			-		-	-
Depreciation Expenses			4,500			4,950
Total Operating Cost (D)		16,880	207,060		18,568	227,766
(C-D) Net Profit		7,870	89,940		8,657	98,934
Retained Income:			89,940			98,934

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 8 installment including ownership transfer fee after 3 month grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2
<u>Cash inflow:</u>		
Opening Balance	10,000	139,940
Capital Infusion by Investor	100,000	
Sales	990,000	1,089,000
Total Receipts	1,100,000	1,228,940
<u>Cash Outflow:</u>		
Cost of goods sold	693,000	762,300
Operating expenses	207,060	227,766
Return to investor	60,000	60,000
Total payment	960,060	1,050,066
Closing Balances	139,940	178,874

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 02
- Ownership in his own name.
- Skill & Experience

WEAKNESS

- Lack of Sufficient Capital;
- Can not supply product as per demand.

OPPORTUNITIES

- Local Demand;
- Fixed Customer;
- Investor's money will be payback in two years.

THREATS

- Theft;
- Fairburn;
- Local Competitors.

Presented at SB Design Lab on March 24,
2016 at Yunus Centre.

Thank you

Trade License

ইউপি ফরম নং-১৩

কামারিয়া ইউনিয়ন পরিষদ কার্যালয়

ডাকঘর-খিচা, থানা-তারাকান্দা, উপজেলা-ফুলপুর, জেলা-ময়মনসিংহ।

ট্রেড লাইসেন্স

লাইসেন্স নম্বর 461 তারিখ : ২৫/০২/২০১৬

প্রতিষ্ঠানের নাম কৃষ্ণকুমার ট্রেডিং

লাইঃ গ্রহীতার নাম মোঃ মুন্সুর আলী

পিতা/স্বামীর নাম মোঃ চান্দা

মোকাম/বাজার কাঞ্চিগড় বাজার ডাকঘর খিচা

ব্যবসা/বৃত্তির প্রকার স্থান ফুলপুর/ট্রেডিং মোকামে ট্রেডিং

কোন সনের জন্য প্রযোজ্য (২০১৬-২০১৬)

কোন তারিখ পর্যন্ত কার্যকর ৩০-০৬-২০১৬ ইং ইংরেজি সন পর্যন্ত

ব্যবসা/বৃত্তির ফিসের পরিমাণ ২০০/= টাকা মাত্র।

কথায় দুই সত্তর মাত্র।

প্রদান করায় অত্র কামারিয়া ইউনিয়ন পরিষদ এলাকায় জনাব মোঃ মুন্সুর আলী

সাহেবকে

ব্যবসায়ী হিসাবে, তাঁহার ব্যবসা/ বৃত্তি চালাইয়া যাওয়ার জন্য অনুমতি প্রদান করা হল

চেয়ারম্যানের স্বাক্ষর

(মোঃ আব্দুল হক সরকার)
চেয়ারম্যান
কামারিয়া ইউনিয়ন পরিষদ
তারাকান্দা, ময়মনসিংহ।

Pictures













NU With his Parents



Thank You